

United States Bankruptcy Court  
Western District of New York

In re:  
Kim M. Garbo  
Debtor

Case No. 21-11053-CLB  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0209-1

User: admin

Page 1 of 2

Date Rcvd: Nov 18, 2021

Form ID: assetntc

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2021:**

Recip ID	Recipient Name and Address
db	+ Kim M. Garbo, 99 Ilion Street, Tonawanda, NY 14150-5419
21882708	+ Niagara Frontier Volleyball, 425 Meyer Road, Buffalo, NY 14224-1954
21882710	+ Security Credit Systems, Inc., 100 River Rock Drive Suite 200, Buffalo, NY 14207-2163
21882711	+ Selip & Stylianou LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016
21882714	+ X-Cell Laboratories of WNY, Inc., PO Box 8000 Dept. 586, Buffalo, NY 14267-0002

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJGFRAZIER	Nov 18 2021 23:28:00	Joseph G Frazier, Joseph G. Frazier, 280 East Ave, Lockport, NY 14094-3826
cr	+ EDI: RMSC.COM	Nov 18 2021 23:28:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
21882705	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 18 2021 18:23:00	Citizens Bank, One Citizens Drive, Ms: Rop 15b, Riverside, RI 02915
21882702	+ EDI: CAPITALONE.COM	Nov 18 2021 23:28:00	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
21882704	+ EDI: CITICORP.COM	Nov 18 2021 23:28:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
21882707	+ EDI: CITICORP.COM	Nov 18 2021 23:28:00	Macys/fdsb, Attn: Bankruptcy, 7 West Seventh Street, Cincinnati, OH 45202
21882703	EDI: JPMORGANCHASE	Nov 18 2021 23:28:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
21882706	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 18 2021 18:23:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
21882709	EDI: PRA.COM	Nov 18 2021 23:28:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
21882839	+ EDI: RECOVERYCORP.COM	Nov 18 2021 23:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
21882712	Email/Text: bkcollect@summitfcu.org	Nov 18 2021 18:23:00	Summit Federal Credit Union, Attn: Bankruptcy Dept, 100 Marina Dr, Rochester, NY 14626
21882713	+ EDI: WTRRN BANK.COM	Nov 18 2021 23:28:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 12

**BYPASSED RECIPIENTS**

District/off: 0209-1  
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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2021 at the address(es) listed below:

Name	Email Address
Christopher J Tyrpak	on behalf of Debtor Kim M. Garbo cjtyrpak@gmail.com
Joseph G Frazier	trustee@joefrazierlaw.com jfrazier@ecf.axosfs.com
Joseph W. Allen, 11	USTPRegion02.bu.ecf@usdoj.gov Joseph.W.Allen@usdoj.gov

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

In Re:

Kim M. Garbo, **Debtor**  
99 Ilion Street  
Tonawanda, NY 14150

Case No.: 1-21-11053-CLB  
Chapter: 7

Last four digits of Social-Security or  
Individual Taxpayer-Identification(ITIN) No(s): xxx-xx-9253 (Debtor)

**NOTICE OF NEED TO FILE PROOF OF CLAIM  
DUE TO RECOVERY OF ASSETS**

NOTICE IS GIVEN THAT:

The initial notice in this case instructed creditors that it was not necessary to file a proof of claim. Since that notice was sent, assets have been recovered by the trustee.

Creditors who wish to share in any distribution of funds must file a proof of claim with the **Clerk, U.S. Bankruptcy Court, Western District of New York, 2 Niagara Square, Buffalo, New York 14202** on or before:

**DATE: February 22, 2022** For Creditors Other than Governmental Units  
**April 11, 2022** For Governmental Units

Creditors who do not file a proof of claim on or before this date might not share in any distribution from the debtor's estate.

A Proof of Claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. It may be filed by regular mail. To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system ([www.pacer.uscourts.gov](http://www.pacer.uscourts.gov)) to view your filed proof of claim.

**There is no fee for filing the proof of claim.**

**Any creditor who has filed a proof of claim already need not file another proof of claim.**

Date: November 18, 2021

Lisa Bertino Beaser, Clerk of the Bankruptcy Court  
By: J. Nieves, Deputy Clerk

Form assetntc/Doc 23  
[www.nywb.uscourts.gov](http://www.nywb.uscourts.gov)